

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Lawrence L Herb, Jr.  
Debtor

Case No. 18-02872-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1  
Date Rcvd: May 24, 2024

User: AutoDocke  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 15

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 26, 2024:**

Recip ID	Recipient Name and Address
db	+ Lawrence L Herb, Jr., 3513 Turnberry Drive, Chambersburg, PA 17202-8143
5082751	+ Megan Herb, 778 Carl Circle, Greencastle, PA 17225-8555
5082752	Navient School Loans, PO Box 9635, Wilkes Barre, PA 18773-9635

TOTAL: 3

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5082747	EDI: BANKAMER	May 24 2024 22:33:00	Bank of America, PO Box 15019, Wilmington, DE 19886-5019
5096288	+ EDI: BANKAMER2	May 24 2024 22:33:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
5105521	Email/PDF: bncnotices@becket-lee.com	May 24 2024 18:41:01	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5084102	Email/Text: EBNBKNOT@ford.com	May 24 2024 18:36:00	Ford Motor Credit Company LLC, Dept. 55953, PO Box 55000, Detroit, MI. 48255-0953
5082748	Email/Text: EBNBKNOT@ford.com	May 24 2024 18:36:00	Ford Motor Credit Company, PO Box 220564, Pittsburgh, PA 15257-2564
5082749	+ Email/Text: PBNCNotifications@peritussservices.com	May 24 2024 18:36:00	Kohls, PO Box 3115, Milwaukee, WI 53201-3115
5082750	Email/Text: camanagement@mtb.com	May 24 2024 18:36:00	M & T Bank, PO Box 619063, Dallas, TX 75261-9063
5099699	Email/Text: camanagement@mtb.com	May 24 2024 18:36:00	M&T BANK, PO BOX 840, Buffalo, NY 14240
5140947	+ Email/Text: camanagement@mtb.com	May 24 2024 18:36:00	M&T BANK, P.O. BOX 1508, BUFFALO, NY 14240-1508
5358709	+ Email/Text: unger@members1st.org	May 24 2024 18:36:00	Members 1st Federal Credit Union, 5000 Louise Drive, Mechanicsburg, PA 17055-4899
5098436	EDI: NAVIENTFKASMSERV.COM	May 24 2024 22:33:00	SLM BANK, C/O Navient Solutions, LLC., PO BOX 9640, Wilkes-Barre, PA 18773-9640
5104914	EDI: AIS.COM	May 24 2024 22:33:00	Verizon, by American InfoSource as agent, PO Box 248838, Oklahoma City, OK 73124-8838

TOTAL: 12

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Members 1st Federal Credit Union, 5000 Louise Drive, Mechanicsburg, PA 17055-4899

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5102204	*P++	M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307, address filed with court., M&T BANK, PO BOX 840, Buffalo, NY 14240
5099377	*	SLM BANK, C/O Navient Solutions, LLC., PO BOX 9640, Wilkes-Barre, PA 18773-9640

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 26, 2024

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 24, 2024 at the address(es) listed below:**

Name	Email Address
Howard Gershman	on behalf of Creditor CAB East LLC/Ford Motor Credit Company, LLC hg229ecf@gmail.com, 229ecf@glpoc.comcastbiz.net
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com
Karl M Ledebohm	on behalf of Creditor Members 1st Federal Credit Union kledebohm@epix.net
Paul G Lutz	on behalf of Former Trustee Charles J DeHart III (Trustee) plutz@gsisc.com, r65363@notify.bestcase.com
Paul G Lutz	on behalf of Debtor 1 Lawrence L Herb Jr. plutz@gsisc.com, r65363@notify.bestcase.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 7

**Information to identify the case:**

Debtor 1

Lawrence L Herb Jr.

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-6455

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:18-bk-02872-HWV

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Lawrence L Herb Jr.

5/24/24**By the  
court:**Henry W. Van Eck, Chief Bankruptcy  
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**